

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Estella Mack Chambers
 Debtor

Case No. 16-11944-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Jun 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2019.

db	+Estella Mack Chambers, 643 Merchant Street, Coatesville, PA 19320-3337
tr	+MICHAEL H KALINER, Michael H. Kaliner Trustee, 350 South Main Street, Suite 105, Doylestown, PA 18901-4872
13695156	+AR Resources Inc, Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
13695157	+AR Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
13695162	CHESTER COUNTY HOSP, MARSHSALL STREET, West Chester, PA 19380
13695160	+Chase Manhattan Mortgage, 3415 Vision Dr, Columbus, OH 43219-6009
13695161	+Chase Manhattan Mortgage, P.O. Box 24696, Columbus, OH 43224-0696
13737930	+City of Coatesville, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
13695163	+Columbia Gas (Formerly Baystate Gas), Po Box 2025, Attn: Bankruptcy Department, Springfield, MA 01102-2025
13695164	+Columbia Gas (Formerly Baystate Gas), 2491 Paxton St, Harrisburg, PA 17111-1036
13695165	+First Federal Credit & Collections, 24700 Chagrin Blvd, Suite 205, Cleveland, OH 44122-5662
13695166	+First Federal Credit & Collections, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122-5662
13907404	+JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Corresponden, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
13705318	+JPMorgan Chase Bank, National Association, c/o MARIO J. HANYON, Phelan Hallinan & Schmieg, 1617 John F. Kennedy Boulevard, Suite 1400, Philadelphia, PA 19103-1814
13779413	+LSF9 MASTER PARTICIPATION TRUST, CALIBER HOME LOANS, INC., 13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-2500
13695167	+Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
13695168	Nationstar Mortgage LLC, Po Box 199111, Dallas, TX 75235
13695169	PENN MEDICINE, PO BOX 824406, Philadelphia, PA 19182-4406
13715883	+The Chester County Hospital, c/o Tabas & Rosen, PC, 1601 Market Street, Suite 2300, Philadelphia, PA 19103-2306
13770594	+U.S. Bank National Association, as Trustee for SPE, Nationstar Mortgage LLC, ATTN: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.	
aty	E-mail/Text: richard@lipowlaw.com Jun 14 2019 03:30:24 RICHARD N. LIPOW, Lipow Law Office, 629 Swedesford Road, Malvern, PA 19355
smg	E-mail/Text: megan.harper@phila.gov Jun 14 2019 03:32:17 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 14 2019 03:31:18 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 14 2019 03:31:58 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jun 14 2019 03:31:36 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
13695155	+EDI: RMCB.COM Jun 14 2019 07:08:00 Amca, 2269 S Saw Mill, Elmsford, NY 10523-3832
13997826	+E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 14 2019 03:31:59 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
13695159	+E-mail/Text: EBN_Greensburg@ReceiveMorermp.com Jun 14 2019 03:32:59 Berks Credit & Collections, 900 Corporate Dr, Reading, PA 19605-3340
13695158	+E-mail/Text: EBN_Greensburg@ReceiveMorermp.com Jun 14 2019 03:32:59 Berks Credit & Collections, Po Box 329, Attn: Bankruptcy, Temple, PA 19560-0329
13717586	EDI: PRA.COM Jun 14 2019 07:08:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13718169	EDI: PRA.COM Jun 14 2019 07:08:00 Portfolio Recovery Associates, LLC,, POB 12914, Norfolk VA 23541

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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User: Lisa
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2019 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. Bank National Association, Et Al...
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
CHRISTOPHER A. DENARDO on behalf of Creditor Nationstar Mortgage LLC, et al pak@logs.com
JAMES RANDOLPH WOOD on behalf of Creditor City of Coatesville jwood@portnoffonline.com,
jwood@ecf.inforuptcy.com
JEROME B. BLANK on behalf of Creditor JPMorgan Chase Bank, National Association
paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor LSF9 Master Participation Trust paeb@fedphe.com
JOSEPH ANGELO DESOYE on behalf of Creditor JPMorgan Chase Bank, National Association
paeb@fedphe.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association, Et Al...
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
KEVIN M. BUTTERY on behalf of Creditor LSF9 Master Participation Trust kbuttery@rascrane.com
KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC, et al pa-bk@logs.com
MARIO J. HANYON on behalf of Creditor JPMorgan Chase Bank, National Association
paeb@fedphe.com
MARIO J. HANYON on behalf of Creditor LSF9 Master Participation Trust paeb@fedphe.com
MATTEO SAMUEL WEINER on behalf of Creditor U.S. Bank National Association, Et Al...
bkgroup@kmlawgroup.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
RICHARD N. LIPOW on behalf of Debtor Estella Mack Chambers richard@lipowlaw.com,
ecflipow@gmail.com/r44824@notify.bestcase.com
RICHARD N. LIPOW on behalf of Attorney RICHARD N LIPOW richard@lipowlaw.com,
ecflipow@gmail.com/r44824@notify.bestcase.com
ROBERT J. DAVIDOW on behalf of Creditor LSF9 Master Participation Trust
robert.davidow@phelanhallinan.com
THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association, Et Al...
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com

TOTAL: 20

Information to identify the case:

Debtor 1	Estella Mack Chambers	Social Security number or ITIN	xxx-xx-6974
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 3/22/16
Case number:	16-11944-elf	Date case converted to chapter	7 6/12/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Estella Mack Chambers	
2. All other names used in the last 8 years		
3. Address	643 Merchant Street Coatesville, PA 19320	
4. Debtor's attorney Name and address	RICHARD N. LIPOW Lipow Law Office 629 Swedesford Road Malvern, PA 19355	Contact phone (610) 251-2500 Email: richard@lipowlaw.com
5. Bankruptcy trustee Name and address	MICHAEL H KALINER Michael H. Kaliner Trustee 350 South Main Street Suite 105 Doylestown, PA 18901	Contact phone 215-230-4250 Email: mhkaliner@gmail.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 6/13/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 12, 2019 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 601 West Town Road, West Chester, PA 19380
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 9/10/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	